
OFFICE OF THE HEALTH INSURANCE COMMISSIONER

STRATEGIC PLAN FY 2022



FY 2022 CORE GOALS

- Goal 1: Advance delivery system and payment reform and promote the development of a continuum of care for behavioral health.
- Goal 2: Address cost drivers by institutionalizing the cost trend target work, including translating analytics into policies that positively impact consumers, providers, and the system as a whole.
- Goal 3: Increase consumer protection in the commercial market by improving and strengthening oversight.
- Goal 4: Ensure that health insurers and review agents comply with RI and US law by establishing and executing on regular and targeted reviews.
- Goal 5: Protect coverage gains in Rhode Island by balancing affordability with insurer solvency in the rate review process and support individual market initiatives and protecting small groups.
- Goal 6: Pro-actively ensure comprehensive health insurer responses to the public health emergency, including continuing expanded access to Telemedicine, testing and care.

GOAL I : ADVANCE DELIVERY SYSTEM AND PAYMENT REFORM AND PROMOTE THE DEVELOPMENT OF A CONTINUUM OF CARE FOR BEHAVIORAL HEALTH TO IMPROVE ACCESS, QUALITY AND AFFORDABILITY.

- Enforce payment reform and care transformation requirements under the aegis of the June 2020-updated Affordability Standards.
- Enforce the primary care spend standard (10.7% of medical spend) to ensure that Rhode Island has a strong primary care system; and one that integrates behavioral health.
- Work with stakeholders to bolster care transformation and payment reform, focusing on adoption of modernized telemedicine policies and primary care capitation.
- Diagnose areas where improvements in resources and access can promote a continuum of care for behavioral health.
- Achieve restoration of and funding for 1 FTE to lead efforts to address the General Assembly's behavioral health integration and opioid treatment priorities.
- Target Date: Ongoing

1/15/2021

GOAL 2 : ADDRESS COST DRIVERS BY INSTITUTIONALIZING THE COST TREND TARGET WORK, INCLUDING TRANSLATING ANALYTICS INTO POLICIES THAT POSITIVELY IMPACT CONSUMERS, PROVIDERS, AND THE SYSTEM AS A WHOLE.

- Work collaboratively with the Cost Trends Steering Committee, state agencies, and the Brown University School of Public Health to provide meaningful data to health care providers and consumers.
- Identify sustainable funding for the Cost Trend Project through a state assessment of insured lives and supplemental private sources.
- Ensure that agency policies and regulations work to promote achievement of the state's cost growth target (3.2%), which is designed to improve affordability and provide better value for taxpayers.
- Assess the performance of the state, health insurers, and health care providers relative to the cost growth target, recognizing the impact of the public health emergency on utilization and cost trends.
- Work to ensure that any consolidations of health system marketplace power be adequately regulated toward cost containment.
- Target Date: July 2022.

GOAL 3 : INCREASE CONSUMER PROTECTION IN THE COMMERCIAL MARKET BY IMPROVING AND STRENGTHENING OVERSIGHT.

- Bring staffing and operations to scale for benefit and access to coverage reviews, network plan reviews and certification of utilization review agencies, while balancing staffing needs with resource constraints.
- Track adverse benefit determination appeals, and complaints via annual and quarterly reports and analyze trends.
- Maintain oversight of utilization review agencies and reporting for Independent Review Organizations (IROs) to ensure compliance with statutory requirements for internal and external appeals.
- Continue to improve support for consumers and providers, including reconciliation of concerns related to access, quality and continuity of care, prompt payment of claims and provider credentialing.
- Oversee insurer plans of correction associated with prior Market Conduct Exams.
- Target Date: Ongoing

1/15/2021

GOAL 4 : ENSURE THAT HEALTH INSURERS AND REVIEW AGENTS COMPLY WITH RHODE ISLAND AND FEDERAL LAW BY ESTABLISHING AND EXECUTING ON REGULAR AND TARGETS EXAMINATIONS.

- Ongoing reviews of carrier operations are needed to ensure the proper interpretation and implementation of law and regulation.
- Promote a continued emphasis on behavioral health parity.
- Achieve restoration of and funding for 1 FTE to coordinate market analyses and investigations and to determine the need for market conduct examinations. The FTE will also act as intermediary between regulatory staff and expert consultants on examinations.
- Institutionalize an examination schedule and strategy.
- Respond to trends identified via consumer complaints by conducting the level of data analysis needed to assess and conduct investigations to ensure consumer protection compliance.
- Target Date: Ongoing

GOAL 5 : PROTECT COVERAGE GAINS IN RHODE ISLAND BY BALANCING AFFORDABILITY WITH INSURER SOLVENCY IN THE RATE REVIEW PROCESS AND SUPPORT INDIVIDUAL MARKET INITIATIVES, PROTECTING SMALL GROUPS, AND CORRECTING IMBALANCE IN THE MEDICARE SUPPLEMENT MARKET.

- Continue to conduct rate review process in a manner that balances affordability with insurer solvency.
- Ensure that consumers receive adequate contractual benefit in exchange for the premium they are being charged.
- Work with HealthSourceRI to promote market stability and coverage, and policies that may impact federal funding to offset premiums, including the recent federal court reinstatement of cost sharing reduction subsidies.
- Work with the Small Business Insurance Group on Market Stability to assess policy options for improving the small group market risk pool.
- Seek legislation to address imbalance in RI's Medicare Supplement marketplace.
- Maintain two-way communications with the public through open meetings, newsletters, social media, speaking engagements, and the OHIC annual report.
- Target Date: July 2022.

GOAL 6 : PRO-ACTIVELY ENSURE COMPREHENSIVE HEALTH INSURER RESPONSES TO THE PUBLIC HEALTH EMERGENCY, INCLUDING CONTINUING EXPANDED ACCESS TO TELEMEDICINE, TESTING AND CARE.

- Complete stakeholder and legislative processes to ensure modernization of the RI Telemedicine Act
 - Continue Insurer guidance to address public health emergency coverage of testing care, along with relaxation of administrative barriers to care.
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- Target Date: October 1, 2021.